(4) The Commissioner shall adopt regulations necessary to carry out the provisions of paragraph (2)(ix) of this section.

55A.

In lieu of or in addition to revocation or suspension of an insurer's certificate of authority the Commissioner may (1) impose a penalty of not less than one hundred dollars (\$100) or more than fifty thousand dollars (\$50,000) for each violation of this article on any insurer whose certificate of authority is subject to revocation or suspension under the provisions of this article, and (2) require that restitution be made by such insurer to any person who has suffered financial injury or damage as a result of such violation.

167.

(f) This subtitle does not apply to any person employed by an insured to administer or assist in the administration of the insurance or risk management program of his employer, or to a licensed insurance adviser while employed under contract by an insured and acting on behalf of the insured, provided that such persons are not authorized to accept any compensation from any agent, broker, or insurer[, or to attorneys at law of this State or a professional corporation of attorneys incorporated under Title 5 of the Corporations and Associations Article, for purposes of acting as a title insurance agent or broker].

168.

- (a) The Commissioner shall issue, renew, and permit to exist a certificate of qualification to an agent or broker in any one kind or combination of kinds of insurance and subdivisions [thereof] as the Commissioner may consider appropriate.
- (b) In order to obtain a certificate of qualification to act as an insurance agent, a person [shall] MUST:
- (1) (i) [File the appropriate application form with the Commissioner affirming that the individual is] BE of good character and trustworthy;
- (ii) Meet the education, experience, and other qualification provisions of §§ 171, 176, 177, and 178 of this article, as applicable; [and]
  - (iii) Pay the fee specified in § 41 of this article; [or]
- (IV) FILE WITH THE COMMISSIONER THE APPROPRIATE APPLICATION ON THE FORM THAT THE COMMISSIONER PROVIDES; AND
- (V) SUBMIT TO THE COMMISSIONER ANY ADDITIONAL INFORMATION OR DOCUMENTATION THAT THE COMMISSIONER REQUIRES, INCLUDING ANY INFORMATION OR DOCUMENTATION TO DETERMINE THE PROFESSIONAL COMPETENCE, GOOD CHARACTER, AND TRUSTWORTHINESS OF THE APPLICANT; OR